### Dear Fellow Pennsylvanians:

As Attorney General, I encourage all Pennsylvanians to support charities of their choosing because most charities provide valuable services. adding to the quality of life of our fellow citizens and building stronger communities for us all.



Unfortunately, there are organizations calling themselves "charities" that are dishonest about the nature and quality of the services they provide.

This brochure is designed to help protect you — and your hard-earned dollars — as you consider investments in charities. It is important that you consider a donation to the charity with the same care and diligence that you use for other purchases in your daily life. The Office of Attorney General, along with other agencies listed in this brochure, stand ready to help.

> Mihr Fisher Mike Fisher Attorney General Commonwealth of Pennsylvania

# Be an Informed Contributor

The Office of Attorney General encourages individual giving to charities because most charities provide valuable services, adding to the quality of life for many and a better world for us all. Unfortunately, there are charities which are dishonest about the nature and quality of the service they provide. Make sure that the money you contribute to charity is used in the same careful, effective manner as the dollars you spend on your individual purchases and investments by following these tips for informed giving:

### Know Your Charity

**Before** you make a donation, ask for and read literature about a charity. Do not be tricked by an impressive sounding name or one that is similar to a well-known charity. Some disreputable charities will use a name, symbol or logo associated with a respected charity in order to take advantage of that charity's reputation. Never donate to a charity unless you have information about it.

# Find Out How The Charity – Will Spend Your Hard-earned Dollars

Before you donate, find out about the charity's finances and programs. Find out how much of your donation goes to helping people and program services as opposed to fundraising and administrative expenses. Financial information may be obtained by calling the Pennsylvania Department of State, Bureau of Charitable Organizations, tollfree within Pennsylvania, at 1-800-732-0999, or by writing: Bureau of Charitable Organizations, Department of State, 124 Pine Street, Suite 300, PO Box 8723, Harrisburg, PA 17105.

# Telephone Solicitations

Legitimate charities will **not** demand that you commit to a contribution immediately, so never agree to a donation over the phone. Ask for and read an organization's materials, and follow up your review with a request for financial information from the Bureau of Charitable Organizations. Keep in mind, telephone solicitations are typically conducted by paid professional solicitors, so most of your donation will pay for the professional's expenses. Ask a caller if he/she is paid or a volunteer, and exactly how much the charity receives of each dollar donated. If they refuse to answer, or don't know the answer, insist on written information before you agree to donate.

### Door-to-Door Solicitations -

Demand identification -- an honest solicitor won't hesitate to show you credentials. Do not feel pressured to contribute on the spot. If you decide to donate, mail a check directly to the charity.

### Unordered Merchandise

You have no obligation to pay for, nor are you required to return merchandise -- greeting cards, return address labels, tickets, advertising, etc. -- that you never asked for and is included in an appeal. Federal law states that you can keep such unrequested items with out making a contribution.

### Beware Of Sweepstakes –

"Guaranteed prizes" often have a value of 10 cents or less and probably won't cover the cost of your postage. Read the small print because it will usually reveal that your chance of winning is 1 in 100,000 or greater. Sweepstakes generally don't provide much benefit to the charity or to you, so think carefully before you participate.

### **Professional Solicitors**

Prior to orally requesting a contribution, or at the time of any written request, professional solicitors are required to clearly and conspicuously disclose their name (as on file with the Bureau of Charitable Organizations), that the solicitation is made by a professional solicitor who is being paid for his/her services, the individual's legal name, the legal name of the charity and a description of how your contribution will be utilized. If a telephone solicitor is hesitant to reveal any of this information

- you should beware.

### Know Your Charity's Goals —

Make sure you agree with the purpose of the charity. You may wish to support a "research" oriented charity not a "patient service" charity, or one that only provides "public education." Give to a charity that best fits your goals.

### Before You Volunteer

Don't agree to solicit for a charity without obtaining information about the charity from the Bureau of Charitable Organizations. Remember, your friends and neighbors will feel pressure to contribute if they are asked by someone they trust. Make sure you earn their trust by thoroughly checking on the charity.

# Don't Be Misled By The Terms "URGENT," "IMMEDIATE," Or "IMPORTANT"

Many charities use these words in bold, bright red type on the envelope or in the letter, or during hard-sell pitches on the phone or in person. Don't feel pressured into immediate donations. Remember, it took a great deal of time to prepare the solicitation -- you can and should take your time to decide whether you want to respond.

### Solicitations For Benefit Shows -

If you are asked to buy tickets to a benefit show with the promise of underprivileged children attending for free, ask how many children will attend the event, how they are selected, whether the sponsor intends to provide free transportation and if an accompanying adult is also admitted free of charge. Many "benefit show" sponsors fail to adequately provide for the children or the adult responsible for their care, and often "overbook" events, (for example, selling 1,000 tickets for an event that will seat 200 persons).

### Do Not Be Pressured Into Giving

Take time to think about your donation. High pressure tactics and sob stories often are the signs of unscrupulous operators.

### Method Of Payment

If you decide to contribute, pay by check. Make the check out to the charity, not to a company or the individual collecting the donations. **Never** pay cash or use your credit card number in response to a request by a stranger.

# Before Giving

Pennsylvania law requires that most charities register with the Department of State, Bureau of Charitable Organizations. You may call the Bureau of Charitable Organizations, toll-free, at 1-800-732-0999. Additional information may be obtained by contacting the Better Business Bureau, which monitors and reports on charities: 1930 Chestnut Street, P.O. Box 2297, Philadelphia, PA 19103, (215) 448-6100, and 300 Sixth Avenue, Pittsburgh, PA 15222, (412) 456-2700; or, the National Charities Information Bureau, Inc., 19 Union Square West, New York, NY 10003-3395, (212) 929-6300.

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Contact the Office of Attorney General, Charitable Trusts and Organizations Section, at (717) 783-2853, with any questions regarding solicitations in which you suspect fraud or wrongdoing.

TDD# 1-800-382-4814

The Pennsylvania Attorney General's Internet address is: http://www.attorneygeneral.gov

# How to Make Your Charitable Dollars Count

**Mike Fisher** Attorney General

Office of Attorney General Commonwealth of Pennsylvania